

Debtor 1 Howard Heller

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Debtor 2 Kathleen Heller  
(Spouse, if filing)United States Bankruptcy Court for the : EASTERN District of Pennsylvania  
(State)  
Case number 16-10938**Form 4100R****Response to Notice of Final Cure**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**Name of creditor: Wilmington Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as trustee for Premium Mortgage  
Acquisition TrustCourt claim no. (if known): 12Last 4 digits of any number you use to identify the debtor's account: 3861Property address: 1925 DURFOR ST.,  
Number StreetPHILADELPHIA , PA 19145  
City State ZIP Code**Part 2: Prepetition Default Payments**

Check one:

Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage**

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:           /      /  
MM/DD/YYYY

Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$3,258.81

b. Total suspense: - (b) \$412.19

c. Total. Subtract lines a and b. (c) \$2,846.62

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

2 / 1 / 2021  
MM/ DD/ YYYY

**Debtor 1**

Howard Heller  
 First Name Middle Name Last Name

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**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim**

*Check the appropriate box:*

- I am the creditor.
- I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Charles G. Wohlrab  
 Signature

Date 04/19/2021

Print

Charles G. Wohlrab, Esq.

Title Authorized Agent

First Name Middle Name Last Name

Company

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 130 Clinton Rd #202  
 Number Street

Fairfield, NJ 7004  
 City State ZIP Code

Contact 470-321-7112 Email cwohlrab@raslg.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on April 19, 2021 I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Howard Heller  
1925 Durfor Street  
Philadelphia, PA 19145

Kathleen Heller  
1925 Durfor Street  
Philadelphia, PA 19145

And via electronic mail to:

BRAD J. SADEK  
Sadek and Cooper  
1315 Walnut Street  
Suite 502  
Philadelphia, PA 19107

WILLIAM C. MILLER, Esq.  
Chapter 13 Trustee  
P.O. Box 1229  
Philadelphia, PA 19105

United States Trustee  
Office of the U.S. Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106

By: /s/ Michelle Zavitz  
Michelle Zavitz  
Email: mzavitz@raslg.com

PAYMENT HISTORY														
PAYMENT HISTORY PER MSP														
LOAN NUMBER		POST-PETITION PAYMENT CHANGES												
FILING DATE														
PAYMENTS IN POC		EFFECTIVE	3/1/2016	5/1/2016	2/1/2019	2/1/2020	12/1/2020							
FIRST POST-PETITION DUE DATE		AMOUNT	\$ 910.03	\$ 882.16	\$ 886.96	\$ 1,056.17	\$ 1,086.27							
INCOMING FUNDS		MANUAL HISTORY					COMMENTS							
DATE	PRE-PETITION FUNDS	POST-PETITION FUNDS	PAYMENT AMOUNT	Phonepay Fee	MANUAL SUSP	MANUAL SUSP BAL	MANUAL POST PYMT	COMMENTS						
<b>STARTING BALANCES</b>			\$ -	\$ -	\$ -	\$ -								
3/1/2016		\$ 931.01	\$ 910.03	\$ -	\$ 20.98	\$ 20.98	3/1/2016							
3/9/2016				\$ -	\$ -	\$ 20.98								
4/5/2016		\$ 931.01	\$ 910.03	\$ -	\$ 20.98	\$ 41.96	4/1/2016							
4/7/2016				\$ -	\$ -	\$ 41.96								
5/12/2016		\$ 990.00	\$ 882.16	\$ -	\$ 107.84	\$ 149.80	5/1/2016							
6/2/2016				\$ -	\$ -	\$ 149.80								
6/17/2016		\$ 776.00	\$ 882.16	\$ -	\$ (106.16)	\$ 43.64	6/1/2016							
8/3/2016		\$ 884.00	\$ 882.16	\$ -	\$ 1.84	\$ 45.48	7/1/2016							
9/14/2016		\$ 884.00	\$ 882.16	\$ -	\$ 1.84	\$ 47.32	8/1/2016							
9/30/2016				\$ -	\$ -	\$ 47.32								
10/5/2016				\$ -	\$ -	\$ 47.32								
10/6/2016				\$ -	\$ -	\$ 47.32								
10/18/2016	\$ 652.08			\$ -	\$ -	\$ 47.32								
10/25/2016		\$ 884.00	\$ 882.16	\$ -	\$ 1.84	\$ 49.16	9/1/2016							
12/2/2016		\$ 884.00	\$ 882.16	\$ -	\$ 1.84	\$ 51.00	10/1/2016							
12/6/2016				\$ -	\$ -	\$ 51.00								
12/22/2016	\$ 476.61			\$ -	\$ -	\$ 51.00								
12/30/2016				\$ -	\$ -	\$ 51.00								
1/4/2017		\$ 884.00	\$ 882.16	\$ -	\$ 1.84	\$ 52.84	11/1/2016							
1/12/2017				\$ -	\$ -	\$ 52.84								
1/31/2017	\$ 476.61			\$ -	\$ -	\$ 52.84								
2/13/2017				\$ -	\$ -	\$ 52.84								
2/15/2017		\$ 884.00	\$ 882.16	\$ -	\$ 1.84	\$ 54.68	12/1/2016							
2/24/2017	\$ 476.61			\$ -	\$ -	\$ 54.68								
2/28/2017				\$ -	\$ -	\$ 54.68								
3/28/2017		\$ 882.16	\$ 882.16	\$ -	\$ -	\$ 54.68	1/1/2017							
4/3/2017		\$ 882.16	\$ 882.16	\$ -	\$ -	\$ 54.68	2/1/2017							
4/5/2017				\$ -	\$ -	\$ 54.68								
4/21/2017		\$ 882.16	\$ 882.16	\$ -	\$ -	\$ 54.68	3/1/2017							
4/25/2017				\$ -	\$ -	\$ 54.68								

4/25/2017			\$ -	\$ -	\$ 54.68		
5/16/2017	\$ 953.21		\$ -	\$ -	\$ 54.68		
5/19/2017	\$ 882.16	\$882.16	\$ -	\$ -	\$ 54.68	4/1/2017	
6/15/2017	\$ 1,203.73		\$ -	\$ -	\$ 54.68		
6/16/2017	\$ 882.16	\$882.16	\$ -	\$ -	\$ 54.68	5/1/2017	
7/14/2017	\$ 882.16	\$882.16	\$ -	\$ -	\$ 54.68	6/1/2017	
7/21/2017	\$ 476.44		\$ -	\$ -	\$ 54.68		
7/31/2017			\$ -	\$ -	\$ 54.68		
7/31/2017			\$ -	\$ -	\$ 54.68		
7/31/2017			\$ -	\$ -	\$ 54.68		
8/1/2017			\$ -	\$ -	\$ 54.68		
8/1/2017			\$ -	\$ -	\$ 54.68		
8/1/2017			\$ -	\$ -	\$ 54.68		
8/15/2017	\$ 910.03	\$882.16	\$ -	\$ 27.87	\$ 82.55	7/1/2017	
8/17/2017			\$ -	\$ -	\$ 82.55		
8/18/2017	\$ 476.76		\$ -	\$ -	\$ 82.55		
9/14/2017	\$ 476.61		\$ -	\$ -	\$ 82.55		
9/15/2017	\$ 910.03	\$882.16	\$ -	\$ 27.87	\$ 110.42	8/1/2017	
9/18/2017			\$ -	\$ -	\$ 110.42		
9/27/2017			\$ -	\$ -	\$ 110.42		
10/3/2017	\$ 476.61		\$ -	\$ -	\$ 110.42		
10/20/2017	\$ 910.03	\$882.16	\$ -	\$ 27.87	\$ 138.29	9/1/2017	
11/17/2017	\$ 910.03	\$882.16	\$ -	\$ 27.87	\$ 166.16	10/1/2017	
11/22/2017	\$ 473.52		\$ -	\$ -	\$ 166.16		
11/24/2017			\$ -	\$ -	\$ 166.16		
12/15/2017	\$ 910.03	\$882.16	\$ -	\$ 27.87	\$ 194.03	11/1/2017	
12/28/2017	\$ 473.52		\$ -	\$ -	\$ 194.03		
1/12/2018	\$ 910.03	\$882.16	\$ -	\$ 27.87	\$ 221.90	12/1/2017	
1/26/2018	\$ 473.51		\$ -	\$ -	\$ 221.90		
1/29/2018			\$ -	\$ -	\$ 221.90		
2/5/2018			\$ -	\$ -	\$ 221.90		
2/12/2018	\$ 910.03	\$882.16	\$ -	\$ 27.87	\$ 249.77	1/1/2018	
2/22/2018	\$ 473.52		\$ -	\$ -	\$ 249.77		
3/16/2018	\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 245.98	2/1/2018	
3/19/2018			\$ -	\$ -	\$ 245.98		
3/26/2018	\$ 473.52		\$ -	\$ -	\$ 245.98		
4/17/2018	\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 242.19	3/1/2018	
4/17/2018	\$ 473.52		\$ -	\$ -	\$ 242.19		
4/18/2018			\$ -	\$ -	\$ 242.19		
4/18/2018			\$ -	\$ -	\$ 242.19		
5/17/2018	\$ 473.52		\$ -	\$ -	\$ 242.19		
5/18/2018	\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 238.40	4/1/2018	
5/21/2018			\$ -	\$ -	\$ 238.40		
6/15/2018	\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 234.61	5/1/2018	
6/18/2018			\$ -	\$ -	\$ 234.61		
6/20/2018	\$ 473.51		\$ -	\$ -	\$ 234.61		

6/25/2018			\$ -	\$ -	\$ 234.61		
6/27/2018			\$ -	\$ -	\$ 234.61		
7/17/2018	\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 230.82	6/1/2018	
7/24/2018	\$ 473.52		\$ -	\$ -	\$ 230.82		
8/17/2018	\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 227.03	7/1/2018	
8/27/2018	\$ 473.52		\$ -	\$ -	\$ 227.03		
9/21/2018	\$ 490.98	\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 223.24	8/1/2018
9/25/2018			\$ -	\$ -	\$ 223.24		
9/28/2018			\$ -	\$ -	\$ 223.24		
10/19/2018	\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 219.45	9/1/2018	
10/23/2018	\$ 490.98		\$ -	\$ -	\$ 219.45		
10/25/2018			\$ -	\$ -	\$ 219.45		
11/16/2018	\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 215.66	10/1/2018	
11/27/2018	\$ 474.55		\$ -	\$ -	\$ 215.66		
12/14/2018	\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 211.87	11/1/2018	
12/21/2018	\$ 474.55		\$ -	\$ -	\$ 211.87		
12/24/2018			\$ -	\$ -	\$ 211.87		
1/22/2019	\$ 474.55		\$ -	\$ -	\$ 211.87		
1/25/2019	\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 208.08	12/1/2018	
2/5/2019			\$ -	\$ -	\$ 208.08		
2/20/2019	\$ 474.56		\$ -	\$ -	\$ 208.08		
2/21/2019			\$ -	\$ -	\$ 208.08		
2/22/2019	\$ 886.96	\$886.96	\$ -	\$ 4.80	\$ 212.88	1/1/2019	
3/20/2019	\$ 474.55		\$ -	\$ -	\$ 212.88		
3/22/2019	\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	2/1/2019	
4/18/2019	\$ 474.55		\$ -	\$ -	\$ 212.88		
4/19/2019			\$ -	\$ -	\$ 212.88		
4/26/2019	\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	3/1/2019	
5/16/2019	\$ 181.71		\$ -	\$ -	\$ 212.88		
5/31/2019	\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	4/1/2019	
6/28/2019	\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	5/1/2019	
8/9/2019	\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	6/1/2019	
9/13/2019	\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	7/1/2019	
9/30/2019			\$ -	\$ -	\$ 212.88		
10/11/2019	\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	8/1/2019	
11/19/2019	\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	9/1/2019	
12/13/2019	\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	10/1/2019	
1/10/2020	\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	11/1/2019	
1/30/2020			\$ -	\$ -	\$ 212.88		
2/18/2020			\$ -	\$ -	\$ 212.88		
2/21/2020	\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	12/1/2019	
3/20/2020	\$ 1,056.17	\$886.96	\$ -	\$ 169.21	\$ 382.09	1/1/2020	
4/21/2020	\$ 1,056.17	\$1,056.17	\$ -	\$ -	\$ 382.09	2/1/2020	
5/19/2020	\$ 1,056.17	\$1,056.17	\$ -	\$ -	\$ 382.09	3/1/2020	
6/23/2020	\$ 1,056.17	\$1,056.17	\$ -	\$ -	\$ 382.09	4/1/2020	
7/24/2020	\$ 1,056.17	\$1,056.17	\$ -	\$ -	\$ 382.09	5/1/2020	

